

WHAT IS CLAIMED IS:

1. A system for facilitating residential home mortgage transactions, comprising:
 - a workflow management module configured for implementing workflow management of residential home mortgage transaction tasks dependent upon at least one of workflow states of said residential home mortgage transaction tasks and prescribed workflow management rules; and
 - a collaborative transaction management module coupled to said workflow management module for enabling interaction between said modules and configured for implementing access to system-managed workflow information by designated transaction parties dependent upon at least one of said workflow states of said residential home mortgage transaction tasks, said prescribed workflow management rules and prescribed collaborative transaction management rules.
2. The system of claim 1 wherein said residential home mortgage transaction tasks include at least a portion of receiving residential home mortgage application information, verifying said residential home mortgage application information for completeness, requesting required residential home mortgage application information, requesting a sales contract, ordering work-product from designated service providers, receiving said workflow products, compiling mortgage approval and disclosure kit components, transmitting mortgage approval and disclosure kit components for reception by a mortgage applicant and preparing a mortgage approval certificate.
3. The system of claim 1 wherein said residential home mortgage transaction tasks include tasks comprised by originating a mortgage application, tasks comprised by processing a residential home mortgage application, tasks comprised by closing a mortgage, and tasks comprised by funding a mortgage.

4. The system of claim 1 wherein facilitating said residential home mortgage transaction tasks includes:

generating a mortgage document in accordance with said workflow management rules, wherein the mortgage document includes a barcode that designates a unique identity of the mortgage document; and scanning the barcode for determining an identity of the mortgage document in response to receiving a copy of the mortgage document after generating the mortgage document.

5. The system of claim 1 wherein the workflow management module is configured for interacting with service-provider data processing systems whereby at least a portion of said residential home mortgage transaction task are facilitated without human intervention.

6. The system of claim 5 wherein interacting with said service-provider processing systems includes:

requesting a work-product from said service-provider processing system in accordance with said workflow management rules; and receiving the work-product from said service-provider processing system.

7. The system of claim 6 wherein:

said requesting the work-product includes providing information required for generating a bar-code on the mortgage document that designates a unique identity of the mortgage document; and said receiving work-product includes scanning the barcode for determining an identity of the mortgage document.

8. The system of claim 1 wherein said implementing access to system-managed workflow information includes at least one of:

transmitting an collaborative transaction management information for
 reception by an electronic mail account of at least a portion of said
 designated transaction parties; and
 enabling access to said system-managed workflow information by at least a
 5 portion of said designated transaction parties through a computer network
 interface.

9. The system of claim 8 wherein said system-managed workflow information includes at
 least one of notification of ordering of service-provider work-product, notification of
 receipt of said service-provider work-product and mortgage status information.

10 10. The system of claim of claim 1 wherein:
 said workflow states includes a state corresponding to overdue information;
 and
 a corresponding one of said prescribed workflow management rules is a rule
 designating that an information request notification be transmitted for
 15 reception by a designated one of said designated transaction parties having
 responsibility for providing said overdue information.

11. The system of claim 1 wherein said implementing access to system-managed workflow
 information includes enabling said system-managed workflow information to be accessed
 via a network connection.

20 12. The system of claim 1 wherein said prescribed workflow management rules include:
 rules defining relative scheduling upon which said residential home mortgage
 transaction tasks are performed; and
 rules defining successful completion of each one of said residential home
 mortgage transaction tasks.

13. The system of claim 12 wherein said prescribed collaborative transaction management rules include rules designating portions of said designated transaction parties for which access to said system-managed workflow information is enabled when corresponding ones of said residential home mortgage transaction tasks are successfully completed.

5 14. The system of claim 13 wherein said system-managed workflow information includes at least one of notification of ordering of service-provider work-product, notification of receipt of said service-provider work-product and mortgage status information.

10 15. The system of claim 1 wherein said prescribed collaborative transaction management rules include rules designating portions of said designated transaction parties for which access to said system-managed workflow information is enabled when corresponding ones of said residential home mortgage transaction tasks are successfully completed.

15 16. The system of claim 15 wherein said system-managed workflow information includes at least one of notification of ordering of service-provider work-product, notification of receipt of said service-provider work-product and mortgage status information.

17. A system for facilitating residential home mortgage transactions, comprising:

5 a workflow management module configured for implementing workflow management of residential home mortgage transaction tasks dependent upon at least one of workflow states of said residential home mortgage transaction tasks and prescribed workflow management rules, wherein facilitating said residential home mortgage transaction tasks includes generating a mortgage document in accordance with said workflow management rules, wherein the mortgage document includes a barcode that designates a unique identity of the mortgage document and scanning the
10 barcode for determining an identity of the mortgage document in response to receiving a copy of the mortgage document after generating the mortgage document; and

15 an collaborative transaction management module coupled to said workflow management module for enabling interaction between said modules and configured for implementing access to system-managed workflow information by designated transaction parties dependent upon at least one of said workflow states of said residential home mortgage transaction tasks, said prescribed workflow management rules and prescribed collaborative transaction management rules, wherein said implementing
20 access to system-managed information includes at least one of transmitting an collaborative transaction management information for reception by an electronic mail account of at least a portion of said designated transaction parties and enabling access to said system-managed information by at least a portion of said designated transaction parties through a computer
25 network interface.

18. The system of claim 17 wherein the workflow management module is configured for interacting with service-provider data processing systems whereby at least a portion of said residential home mortgage transaction task are facilitated without human intervention.

19. The system of claim 18 wherein interacting with said service-provider processing systems includes:

requesting a work-product from said service-provider processing system in accordance with said workflow management rules; and

5 receiving the work-product from said service-provider processing system.

20. The system of claim 17 wherein said system-managed workflow information includes at least one of notification of ordering of service-provider work-product, notification of receipt of said service-provider work-product and mortgage status information.

21. The system of claim of claim 17 wherein:

10 said workflow states includes a state corresponding to overdue information;
and

a corresponding one of said prescribed workflow management rules is a rule designating that an information request notification be transmitted for reception by a designated one of said designated transaction parties having
15 responsibility for providing said overdue information.

22. The system of claim 17 wherein said prescribed workflow management rules include:

rules defining relative scheduling upon which said residential home mortgage transaction tasks are performed; and

20 rules defining successful completion of each one of said residential home mortgage transaction tasks.

23. The system of claim 22 wherein said prescribed collaborative transaction management rules include rules designating portions of said designated transaction parties for which access to said system-managed workflow information is enabled when corresponding ones of said residential home mortgage transaction tasks are successfully completed.

24. The system of claim 17 wherein said prescribed collaborative transaction management rules include rules designating portions of said designated transaction parties for which access to said system-managed workflow information is enabled when corresponding ones of said residential home mortgage transaction tasks are successfully completed.

25. A computer-implemented method for facilitating residential home mortgage transactions, comprising:

5 implementing workflow management of residential home mortgage transaction tasks dependent upon at least one of workflow states of said residential home mortgage transaction tasks and prescribed workflow management rules; and

10 implementing access to system-managed workflow information by designated transaction parties dependent upon at least one of said workflow states of said residential home mortgage transaction tasks, said prescribed workflow management rules and prescribed collaborative transaction management rules.

15 26. The method of claim 25 wherein said residential home mortgage transaction tasks include at least a portion of receiving mortgage application information, verifying said mortgage application information for completeness, requesting required mortgage application information, requesting a sales contract, ordering work-product from designated service providers, receiving said workflow products, compiling mortgage approval and disclosure kit components, transmitting mortgage approval and disclosure kit components for reception by a mortgage applicant and preparing a mortgage approval certificate.

20 27. The method of claim 25 wherein said residential home mortgage transaction tasks include tasks comprised by originating a mortgage application, tasks comprised by processing a mortgage application, tasks comprised by closing a mortgage, and tasks comprised by funding a mortgage.

25 28. The method of claim 25 wherein facilitating said residential home mortgage transaction tasks includes:

generating a mortgage document in accordance with said workflow
management rules, wherein the mortgage document includes a barcode that
designates a unique identity of the mortgage document; and
scanning the barcode for determining an identity of the mortgage document in
5 response to receiving a copy of the mortgage document after generating the
mortgage document.

29. The method of claim 25 wherein said implementing workflow management of residential
home mortgage transaction tasks includes interacting with service-provider data
processing systems whereby at least a portion of said residential home mortgage
10 transaction task are facilitated without human intervention.

30. The method of claim 29 wherein said interacting with said service-provider processing
systems includes:

requesting a work-product from said service-provider processing system in
accordance with said workflow management rules; and
15 receiving the work-product from said service-provider processing system.

31. The method of claim 30 wherein:

said requesting the work-product includes providing information required for
generating a bar-code on the mortgage document that designates a unique
identity of the mortgage document; and

20 said receiving work-product includes scanning the barcode for determining an
identity of the mortgage document.

32. The method of claim 25 wherein said implementing access to system-managed workflow
information includes at least one of:

transmitting an collaborative transaction management information for
25 reception by an electronic mail account of at least a portion of said
designated transaction parties; and

enabling access to said system-managed workflow information by at least a portion of said designated transaction parties through a computer network interface.

5 33. The method of claim 32 wherein said system-managed workflow information includes at least one of notification of ordering of service-provider work-product, notification of receipt of said service-provider work-product and mortgage status information.

34. The method of claim of claim 25 wherein:

said workflow states includes a state corresponding to overdue information;

and

10 a corresponding one of said prescribed workflow management rules is a rule designating that an information request notification be transmitted for reception by a designated one of said designated transaction parties having responsibility for providing said overdue information.

35. The method of claim 25 wherein said prescribed workflow management rules include:

15 rules defining relative scheduling upon which said residential home mortgage transaction tasks are performed; and

rules defining successful completion of each one of said residential home mortgage transaction tasks.

20 36. The method of claim 35 wherein said prescribed collaborative transaction management rules include rules designating portions of said designated transaction parties for which access to said system-managed workflow information is enabled when corresponding ones of said residential home mortgage transaction tasks are successfully completed.

25 37. The method of claim 36 wherein said system-managed workflow information includes at least one of notification of ordering of service-provider work-product, notification of receipt of said service-provider work-product and mortgage status information.

38. A computer-implemented method for facilitating residential home mortgage transactions, comprising:

5 implementing workflow management of residential home mortgage transaction tasks dependent upon at least one of workflow states of said residential home mortgage transaction tasks and prescribed workflow management rules, wherein facilitating said residential home mortgage transaction tasks includes generating a mortgage document in accordance with said workflow management rules, wherein the mortgage document includes a barcode that designates a unique identity of the mortgage document and
10 scanning the barcode for determining an identity of the mortgage document in response to receiving a copy of the mortgage document after generating the mortgage document; and

15 implementing access to system-managed workflow information by designated transaction parties dependent upon at least one of said workflow states of said residential home mortgage transaction tasks, said prescribed workflow management rules and prescribed collaborative transaction management rules, wherein said implementing access to system-managed workflow information includes at least one of transmitting an collaborative transaction management information for reception by an electronic mail
20 account of at least a portion of said designated transaction parties and enabling access to said system-managed workflow information by at least a portion of said designated transaction parties through a computer network interface.

25 39. The method of claim 38 wherein said implementing workflow management of residential home mortgage transaction tasks includes interacting with service-provider data processing systems whereby at least a portion of said residential home mortgage transaction task are facilitated without human intervention.

40. The method of claim 39 wherein interacting with said service-provider processing systems includes:

requesting a work-product from said service-provider processing system in
accordance with said workflow management rules; and
receiving the work-product from said service-provider processing system.

41. A computer system, comprising:

at least one data processing device;
instructions processable by said at least one data processing device; and
an apparatus from which said instructions are accessible by said at least one
5 data processing device;

wherein said instructions are configured for enabling said at least one data
processing device to facilitate:

implementing workflow management of residential home mortgage
transaction tasks dependent upon at least one of workflow
10 states of said residential home mortgage transaction tasks and
prescribed workflow management rules; and

implementing access to system-managed workflow information by
designated transaction parties dependent upon at least one of
said workflow states of said residential home mortgage
15 transaction tasks and prescribed collaborative transaction
management rules.

42. The computer system of claim 41 wherein said residential home mortgage transaction
tasks include at least a portion of receiving mortgage application information, verifying
said mortgage application information for completeness, requesting required mortgage
20 application information, requesting a sales contract, ordering work-product from
designated service providers, receiving said workflow products, compiling mortgage
approval and disclosure kit components, transmitting mortgage approval and disclosure
kit components for reception by a mortgage applicant and preparing a mortgage approval
certificate.

43. The computer system of claim 41 wherein said residential home mortgage transaction
tasks include tasks comprised by originating a mortgage application, tasks comprised by
processing a mortgage application, tasks comprised by closing a mortgage, and tasks
25 comprised by funding a mortgage.

44. The computer system of claim 41 wherein facilitating said residential home mortgage transaction tasks includes:

generating a mortgage document in accordance with said workflow management rules, wherein the mortgage document includes a barcode that designates a unique identity of the mortgage document; and scanning the barcode for determining an identity of the mortgage document in response to receiving a copy of the mortgage document after generating the mortgage document.

45. The computer system of claim 41 wherein said implementing workflow management of residential home mortgage transaction tasks includes interacting with service-provider data processing systems whereby at least a portion of said residential home mortgage transaction task are facilitated without human intervention.

46. The computer system of claim 45 wherein said interacting with said service-provider processing systems includes:

requesting a work-product from said service-provider processing system in accordance with said workflow management rules; and receiving the work-product from said service-provider processing system.

47. The computer system of claim 46 wherein:

said requesting the work-product includes providing information required for generating a bar-code on the mortgage document that designates a unique identity of the mortgage document; and said receiving work-product includes scanning the barcode for determining an identity of the mortgage document.

48. The computer system of claim 41 wherein said implementing access to system-managed workflow information includes at least one of:

transmitting an collaborative transaction management information for
 reception by an electronic mail account of at least a portion of said
 designated transaction parties; and
 enabling access to said system-managed workflow information by at least a
 portion of said designated transaction parties through a computer network
 interface.

49. The computer system of claim 48 wherein said system-managed workflow information
 includes at least one of notification of ordering of service-provider work-product,
 notification of receipt of said service-provider work-product and mortgage status
 information.

50. The computer system of claim of claim 41 wherein:
 said workflow states includes a state corresponding to overdue information;
 and
 a corresponding one of said prescribed workflow management rules is a rule
 designating that an information request notification be transmitted for
 reception by a designated one of said designated transaction parties having
 responsibility for providing said overdue information.

51. The computer system of claim 41 wherein said prescribed workflow management rules
 include:
 rules defining relative scheduling upon which said residential home mortgage
 transaction tasks are performed; and
 rules defining successful completion of each one of said residential home
 mortgage transaction tasks.

52. The computer system of claim 51 wherein said prescribed collaborative transaction
 management rules include rules designating portions of said designated transaction
 parties for which access to said system-managed workflow information is enabled when

corresponding ones of said residential home mortgage transaction tasks are successfully completed.

53. The computer system of claim 52 wherein said system-managed workflow information includes at least one of notification of ordering of service-provider work-product, notification of receipt of said service-provider work-product and mortgage status information.

54. A computer system, comprising:

at least one data processing device;

instructions processable by said at least one data processing device; and

an apparatus from which said instructions are accessible by said at least one

5 data processing device;

wherein said instructions are configured for enabling said at least one data

processing device to facilitate:

implementing workflow management of residential home mortgage

transaction tasks dependent upon at least one of workflow

10 states of said residential home mortgage transaction tasks and

prescribed workflow management rules, wherein facilitating

said residential home mortgage transaction tasks includes

generating a mortgage document in accordance with said

workflow management rules, wherein the mortgage document

15 includes a barcode that designates a unique identity of the

mortgage document and scanning the barcode for determining

an identity of the mortgage document in response to receiving a

copy of the mortgage document after generating the mortgage

document; and

20 implementing access to system-managed workflow information by

designated transaction parties dependent upon at least one of

said workflow states of said residential home mortgage

transaction tasks, said prescribed workflow management rules

and prescribed collaborative transaction management rules,

25 wherein said implementing access to system-managed

workflow information includes at least one of transmitting an

collaborative transaction management information for reception

by an electronic mail account of at least a portion of said

designated transaction parties and enabling access to said

30 system-managed workflow information by at least a portion of

said designated transaction parties through a computer network interface.

55. The computer system of claim 54 wherein said implementing workflow management of residential home mortgage transaction tasks includes interacting with service-provider data processing systems whereby at least a portion of said residential home mortgage transaction task are facilitated without human intervention.

56. The computer system of claim 55 wherein interacting with said service-provider processing systems includes:

requesting a work-product from said service-provider processing system in accordance with said workflow management rules; and receiving the work-product from said service-provider processing system.